

# Manage Stress Claims



By Liz R. Scott

COMPANIES HAVE BECOME fairly successful at creating traditional disability management strategies to prevent or accommodate physical disabilities in the workplace. Unfortunately, this is not the case for psychological/mental health-related disabilities. Why not integrate the two?

The following information outlines specific disability management strategies that have been implemented with our clients and successfully reduced their costs and duration of psychological health claims:

**1. Claim initiation.** The first step in any disability management program is to have a clear system in place to report and

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verify the absence. It is essential to filter out psychological illness from the "I-don't-feel-like-working" syndrome.

**2. Case Management.** Case management services are an essential component of disability management programs. The three primary functions of disability case management have been claim initiation, care management and return-to-work coordination. Care managers identify and coordinate services and serve as the focal point of centralized communication between the employee, employer and treatment providers.


Effective integration of psychological disability management requires expansion of procedures that define the relationship between return-to-work programs and the mental health treatment. Traditionally, mental health providers have been left out of the return-to-work equation and are often unfamiliar with the objectives, operations, and services of disability management programs. It's important to involve the mental health professional in the disability management process, to ensure they work in a coordinated fashion, providing appropriate care in order to help the employee return to work.

**3. Cognitive Demands Analysis vs. Cognitive Capabilities.** Job analysis data serves as the blueprint for developing individualized transitional return-to-work plans and for assessing and implementing job accommodations. In the accommodation of physical disabilities, Physical Demands Analysis information has been effective in quantifying the physical demands and environmental factors associated with specific jobs.

In order to serve employees who have psychological limitations, it's a good idea to adapt job analysis methods to measure

mental or psychosocial demands of jobs. This information is then compared to employee functional limitations. This model effectively links the individual's cognitive functional capacities to work performance abilities. If employees who have psychological limitations are to be served in disability management programs, it is essential that precise methods of cognitive job analysis be used. These are based on standardized psychological testing tools. By understanding the psychological capacities of the individual and the requirements of the job, the process of returning the employee to work is completed in a manner that does not adversely affect the performance of other employees or business operations.

**4. Return to work.** For individuals with psychological impairments, a gradual return to work could involve either working for shorter periods of time or limiting the employee's exposure to stressful factors on the job that exacerbate symptoms. For example, a customer service representative diagnosed with an anxiety disorder could be accommodated by allowing a gradual resumption of the more stressful aspects of his/her job that involve direct customer interaction. After performing a psychosocial cognitive demands analysis of the customer service representative job and a clinical evaluation of the employee's residual cognitive capacities, an individualized transitional return-to-work plan can be developed. The goal of this plan would be to increase the employee's capacity to tolerate the stress factors associated with the job through the provision of clinically-based mental health services. As the employee's capacity to tolerate stress increases, more direct customer interaction duties can be assigned, until the resumption of full-duty status. The transitional return-to-work plan for this employee is developed with input from all involved parties and ensures that the employee, supervisor, mental health professional, and disability management professional are working toward the common goal of reemployment and job retention.

Disability costs related to employee psychological impairments are growing, and costing your organization money. This is why it's important to integrate principles of psychosocial disability management programs into your mainstream disability management programs. Through the use of various disability management strategies, including the development policy, procedure and process, cognitive demands analysis, case management, and transitional return to work, this process can become much for integrated and, therefore, more successful. 

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